Page 176 36 LPage CT OF TEXAS Case 3:24-cv-02441-L-BW Document 3 Filed_09/27/24 200014083 UNITED STATES DISTRICT COURT SEP 17 2024 NORTHERN DISTRICT OF TEXAS CLERK, U.S. DISTRICT COURT COMPLAINT Deputy CASE NO. Jeremiah Mccall Plaintiff. Complaint for a civil case **Experian Information Solutions** Inc Jury Trial:

✓ Yes

✓ No Trans Union LLC Equifax Information Services LLC 3-24CV2441-L **Defendants** Introduction 1. This is a civil action for actual, statutory damages and cost brought by Jeremiah Mccall ("Plaintiff") an individual consumer, against defendants, Experian Information Solutions Inc ("Experian"), Equifax Information Solutions LLC (Equifax), and Trans Union LLC (Transunion) for violations of the Fair Credit Reporting Act, 15 U.S.C § 1681 et seq. (hereinafter "FCRA"). Jurisdiction 2. Jurisdiction of this court arises under 15 U.S.C § 1681(P), 15 U.S.C § 1692 K(d) and 28 U.S.C § 1391 B(2) because a substantial part of the events, omissions, or conduct giving rise to plaintiff claim occurred in this judicial district. Defendant ("Experian") and (Transunion), and (Equifax) all transact business in Dallas, Texas. COMPLAINT FOR A CIVIL CASE - 1

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3. The court has supplemental jurisdiction of any state law pursuant to 28 U.S.C § 1367.

Parties

- 4. Plaintiff, Jeremiah Mccall is a natural person and consumer as defined by 15 U.S.C § 1681 a(c), residing in Dallas, Texas.
- 5. Upon information and belief, Equifax is a corporation headquartered at 1550 Peachtree Street, Northwest in Atlanta Georgia.
- 5. Upon information and belief, Defendant, Experian Information Services Inc (Experian) is a "Consumer Reporting Agency" with a principal address at 475 Anton Blvd, Costa Mesa, CA, 92626, USA
- 7. Upon information and belief, Defendant, Transunion LLC (Transunion) is a "Consumer Reporting Agency" with a principal address at 555 West Adams Street, Chicago, IL, 60661-3719, USA
- 8. Upon information and belief, Experian, Equifax and Transunion are "consumer reporting agencies", as defined in 15 U.S.C. § 168la(f). Upon information and belief, Experian, Equifax, and Transunion are regularly engaged in the business of assembling, evaluating, and disbursing information concerning consumers for the purpose of furnishing consumer reports, as defined in 15 U.S.C. §168la(d) to third parties.
- 9. Upon information and belief, Experian, Equifax and Transunion disburses such consumer reports to third parties under contract for monetary compensation, furnishing consumer reports, as defined in 15 U.S.C. § 1681 a(d) to third parties.
- 10. The acts as described in this complaint were performed by defendants or on defendant's behalf by its owners, officers, agents, and/or employees acting within the scope of

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their actual or apparent authority. As such, all references to "defendant" or their owners, agents, and/or employees.

Introduction

- 11. According to 15 USC §1681a of the Fair Credit Reporting Act (FCRA), The banking system is dependent upon fair and accurate credit reporting. Inaccurate credit reports directly impair the efficiency of the banking system, and unfair credit reporting methods undermine the public confidence which is essential to the continued functioning of the banking system.
- 12. According to 15 USC §1681i(a)(1)(A) Subject to subsection (f) and except as provided in subsection (g), if the completeness or accuracy of any item of information contained in a consumer's file at a consumer reporting agency is disputed by the consumer and the consumer notifies the agency directly, or indirectly through a reseller, of such dispute, the agency shall, free of charge, conduct a reasonable reinvestigation to determine whether the disputed information is inaccurate and record the current status of the disputed information, or delete the item from the file in accordance with paragraph (5), before the end of the 30-day period beginning on the date on which the agency receives the notice of the dispute from the consumer or reseller.
- 13. According to 15 USC §1681e(a) of the FCRA every consumer reporting agency shall maintain reasonable procedures designed to avoid violations of section 1681c of this title and to limit the furnishing of consumer reports to the purposes listed under section 1681b of this title.
- 14. Furthermore section 15 USC \ 1681e(b) of the FCRA goes on to state that whenever a consumer reporting agency prepares a consumer report it shall follow reasonable procedures to assure maximum possible accuracy of the information concerning the individual about whom the report relates.

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15. Defendant is subject to civil liability under 15 USC § 1681n for the willful noncompliance and 15 USC § 16810 for negligent noncompliance under the Fair Credit Reporting Act.

Factual Allegations

- 16. On or about May 2023, plaintiff reviewed his Experian, Equifax and Transunion consumer report.
- 17. In the report the Plaintiff observed multiple accounts that were reporting inaccurate and incomplete information on his Experian, Equifax and Transunion consumer report.
- 18. Defendant sent a dispute letter on or around July 2024 disputing the completeness and accuracy of the inaccurate accounts stated above to TransUnion, Equifax and Experian.
- 20. On or around August 2023, Experian sent back the results of the dispute and the accounts were "Updated" and "Verified as Accurate" however Experian continued to report the account inaccurately on the Plaintiff's consumer report.
- 21. On or around August of 2023, Transunion sent back the results of the dispute and the accounts were "Updated" and "Verified as Accurate" however, Transunion continued to report the account inaccurately on the Plaintiff's consumer report.
- 22. On or around August of 2023, Equifax sent back the results of the dispute and the accounts were "Updated" and "Verified as Accurate" however, Equifax continued to report the account inaccurately on the Plaintiff's consumer report.
- 23. The plaintiff has six student loan accounts that started reporting in or around 2019 with each credit reporting agency. Transunion, Equifax, and Experian are each reporting that the student loan was in a collection status from February 2020 to September of 2022. The plaintiff's student loans were paused and put into forbearance from March 13th 2020 up until Sep 1st 2023 due to Covid. The plaintiff disputed the payment history for each student loan account with each

defendant and each defendant verified each account as accurate. Furthermore Transunion,

Experian, and Equifax failed to mark the accounts as being in dispute which is a violation. (See

Exhibit A and B)

24. In the Plaintiff's dispute letter to the defendant Experian, the Plaintiff pointed out multiple clear inaccurate and incomplete information that the defendant was reporting. The defendant in turn sent back the dispute results verifying the account as accurate yet failing to update any of the incomplete and inaccurate information that the Plaintiff clearly pointed out. Looking at the accounts, you can clearly see the inaccuracies that the defendant is reporting. The student loans from the US Dept of Ed are reporting inaccurate and incomplete as stated in Paragraph 23. Experian is reporting an account from Verizon where the payment history is missing and not reporting any of the positive payment history, the status is missing, and it is marked as a collection account which is inaccurate. There is an account reporting from Prestige where the balance history is inaccurate, and the recent payment is incomplete. Experian had actual knowledge of these inaccuracies from the Plaintiff's dispute letter and deliberately chose to ignore and permit the reporting of the inaccurate accounts.

25. In the Plaintiff's dispute letter to the defendant Transunion, the Plaintiff pointed out multiple clear inaccurate and incomplete information that the defendant was reporting. The defendant in turn sent back the dispute results verifying the account as accurate yet failing to update any of the incomplete and inaccurate information that the Plaintiff clearly pointed out. Looking at the accounts, you can clearly see the inaccuracies that the defendant is reporting. The student loans from the US Dept of Ed are reporting inaccurate and incomplete as stated in Paragraph 23. Transunion is reporting an account from Centex Citizens which is reporting a 120 late payment in March 2018 yet in February 2018 the payment was on time which is clearly inaccurate. There is another account from Centex Credit Union that is reporting a 30 day late

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payment in March 2018 then in April of 2018 it was charged off which is inaccurate as accounts are not charged off until after 90 days. There is an account from Chrysler where the payment history is inaccurate and incomplete and not reporting the positive payment history. Transunion is reporting an account from Verizon where the payment history is inaccurate and incomplete as it is not reporting any positive history, just incomplete data for every month which is misleading and lowers the Plaintiff's credit score. Transunion is reporting collections from National Credit Systems, Fair Collections, and Transworld which are inaccurate and reporting inaccurate open dates which re-ages the accounts causing them to be on the report longer than they are supposed to be.

26. In the Plaintiff's dispute letter to the defendant Equifax, the Plaintiff pointed out multiple clear inaccurate and incomplete information that the defendant was reporting. The defendant in turn sent back the dispute results verifying the account as accurate yet failing to update any of the incomplete and inaccurate information that the Plaintiff clearly pointed out. Looking at the accounts, you can clearly see the inaccuracies that the defendant is reporting. The student loans from the US Dept of Ed are reporting inaccurate and incomplete as stated in Paragraph 22. Transunion is reporting an account from Centex Citizens which is reporting a 120 late payment in March 2018 yet in February 2018 the payment was on time which is clearly inaccurate. There is another account from Centex Credit Union that is reporting a 30 day late payment in March 2018 then in April of 2018 it was charged off which is inaccurate as accounts are not charged off until after 90 days. There is an account from Chrysler where the payment history is inaccurate and incomplete and not reporting the positive payment history. Transunion is reporting an account from Verizon where the payment history is inaccurate and incomplete as it is not reporting any positive history, just incomplete data for every month which is misleading and lowers the Plaintiff's credit score. Equifax is reporting collections from National Credit

Systems, Fair Collections, and Transworld which all have inaccurate payment histories and are

consumer reports Whenever a statement of a dispute is filed, unless there is reasonable grounds

to believe that it is frivolous or irrelevant, the consumer reporting agency shall, in any

subsequent consumer report containing the information in question, clearly note that it is

disputed by the consumer and provide either the consumer's statement or a clear and accurate

of Ed, and Prestige Community as being disputed by the consumer which is misleading and

materially lowers the Plaintiff's credit score and is a violation of 15 U.S.C 1681i(8)(c).

28. Transunion failed to mark the accounts from Chrysler, Centex Credit Union, US Dept

27. According to 15 U.S.C 1681i(8)(c) Notification of consumer dispute in subsequent

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29. Equifax failed to mark the accounts from Chrysler, Centex Credit Union, US Dept of Ed, and Prestige Community as being disputed by the consumer which is misleading and 13 materially lowers the Plaintiff's credit score and is a violation of 15 U.S.C 1681i(8)(c)

not reporting the date of first delinquencies.

codification or summary thereof.

30. Transunion failed to mark the accounts from Chrysler, Centex Credit Union, US Dept of Ed, and Prestige Community as being disputed by the consumer which is misleading and materially lowers the Plaintiff's credit score and is a violation of 15 U.S.C 1681i(8)(c).

31. Transunion, Equifax, and Experian's reinvestigation results were not proper and as a result they continued reporting information that is materially misleading and thus, inaccurate. See Shaw v. Experian Information Solutions, Inc., concluded that an item of information on a consumer's credit report is "inaccurate" if it either is patently incorrect" or is "misleading in such a way and to such an extent that it can be expected to adversely affect credit decisions." 891 F.3d, 749, 756 (9th Cir. 2018)

32. Each defendant verified the disputed information without account-level documentation which is a violation of the FCRA. One cannot verify information without any documentation or evidence to match with the information that each defendant is reporting. The Defendants failed to obtain and review the necessary account-level documentation to properly verify the information. Instead, they relied solely on the furnisher's data, which resulted in the continued reporting of inaccurate information on your credit report. *See Hinkle Vs Transunion*

- 33. Experian, Equifax and Transunion prepared and published to third party's multiple inaccurate consumer reports about the plaintiff that contained the inaccurate and incomplete information regarding the Plaintiff despite multiple disputes which was damaging to the Plaintiff's reputation and caused him to miss out on multiple credit opportunities. (See Exhibit C)
- 34. The reporting of inaccurate information regarding each account in question, which is the subject of the Dispute, by Equifax, Experian and TransUnion, despite evidence proving its inaccuracy, demonstrates both defendants' failure to establish or follow reasonable procedures to ensure the maximum possible accuracy of the Plaintiff's credit reports and file.
- 35. Experian, Equifax and Transunion received the plaintiff's disputes, but in each case wholly and entirely failed to conduct the proper reinvestigations as required by law. Instead, they merely "parroted" the information dictated to it by the furnishers which resulted in the inaccurate information being falsely "verified" as accurate and caused great harm to the Plaintiff.
- 36. The defendants failed to conduct a reasonable investigation and reinvestigation into the Plaintiff's disputes.
 - 37. The defendants failed to review and consider all relevant information submitted by Plaintiff.

- 38. Experian and Transunion possessed evidence that the information was inaccurate as described by Plaintiff in the Disputes; however, Experian, Equifax and Transunion failed to correct the information.
- 39. The defendants did not conduct any independent investigation after they each received Plaintiff's dispute and, instead, chose to parrot the information they received from the furnishers despite being in possession of evidence that the information was clearly inaccurate.
- 40. Without any explanation or reason, the defendants continued to report these false, inaccurate, or otherwise incomplete information, about Plaintiff.
- 41. On at least one occasion within the past year, by example only and without limitation, Equifax, Experian and TransUnion violated 15 U.S.C. § 1681e(b) by failing to establish or follow reasonable procedures to assure maximum possible accuracy in the preparation of the credit reports and credit files published and maintained concerning Plaintiff.
- 42. Each defendants procedures were per se deficient by reason of these failures in ensuring maximum possible accuracy of Plaintiff's credit reports and credit files.
- 43. The Plaintiff's injury is both "particularized" and "actual," as the Plaintiff has experienced a lower credit score, credit denials, and missed opportunities to benefit from his credit due to the Defendant's failure to lawfully modify or delete the inaccurately reported accounts once they couldn't be verified.
- 44. The Plaintiff's injury is both "particularized" and "actual," as the Plaintiff has suffered emotional distress due to the violation of his rights. This includes the dissemination of his inaccurate consumer report to multiple third parties, the loss of opportunities to benefit from his credit, credit denials, and having to pay higher interest rates as a result of the Defendant's inaccurate reporting.

45. Plaintiff's injury is "particularized" and "actual" in that the conduct that deprived plaintiff of their rights was directed by Defendant to Plaintiff specifically.

- 46. As a result of Experian's, Equifax and TransUnion's negligent reporting on the Plaintiff's consumer report, the Plaintiff has suffered numerous damages, including but not limited to statutory damages, actual damages such as a lower credit score, loss of credit opportunities, credit denials, higher interest rates as a result of the lower credit score, loss of time spent addressing the Defendants' violations, anxiety, humiliation, damage to reputation, mental distress, and emotional distress.
- 47. The conduct, action and inaction of each defendant was willful, thereby rendering Experian, Equifax and Transunion each liable for actual, statutory, and punitive damages, in an amount to be determined by a judge and/or jury pursuant to 15 U.S.C. § 1681(n).
- 48. Plaintiff is entitled to recover reasonable costs and attorney's fees from each defendant in an amount to be determined by the Court pursuant to 15 U.S.C. § 1681(n).

Count 1 Violation of the Fair Credit Reporting Act 15 U.S.C § 1681e(b) (Equifax)(Experian)(Transunion)

- 49. The plaintiff realleges and incorporates all other factual allegations set forth in this complaint.
 - 50. Equifax, Experian and Transunion violated 15 U.S.C §1681e(b) by failing to establish or follow reasonable procedures to assure maximum possible accuracy in the preparation of the Plaintiff's credit reports and credit file it published and maintained after the date Plaintiff put the agencies on notice of the suspect and disputed inaccuracies.
 - 51. Maximum possible accuracy" requires ensuring that every detail on a consumer report is reported with 100% accuracy and completeness. Each defendant failed to follow

reasonable procedures to meet this standard, as the Plaintiff specifically disputed each inaccurate and incomplete detail. Despite these specific disputes, the defendants verified the accounts and continued to report the disputed information inaccurately and incomplete

- 52. The appearance of the accounts on Plaintiff's credit report, namely, the accounts identified by Plaintiff in Plaintiff's dispute to Equifax, Experian and Transunion, was the direct and proximate result of each defendant's willful failure to maintain reasonable procedures to assure the maximum possible accuracy of Plaintiff's credit report in violation of the 15 U.S.C. § 1681e(b).
- 53. As a result of each defendant's violations of 15 U.S.C 1681e(b), Mr. Mccall suffered actual damages, including but not limited to: loss of credit, denial of credit, loss of ability to purchase or benefit from credit, loss of time due to learning how to defend against the Defendant's violation of his rights, emotional distress, anxiety, damage to reputation, and other mental and physical distress.
- 54. The violations by each defendant were willful rendering the Defendant liable for punitive damages in an amount to be determined by the court pursuant to 15 U.S.C 1681n. In the alternative, each defendant was negligent, which entitles the plaintiff to recovery under 15 U.S.C 1681o.
- 55. The plaintiff is entitled to recover actual damages, statutory damages, cost and attorney's fees from each defendant in an amount to be determined by the court pursuant to 15 U.S.C 1681n and 1681o.

Count II Violation of the Fair Credit Reporting Act 15 U.S.C § 1681i(a)(1)(A) (Equifax)(Experian)(Transunion)

- 56. The Plaintiff realleges and incorporates all other factual allegations set forth in this complaint.
- 57. Experian, Equifax and Transunion violated 15 U.S.C§ 1681i(a)(1)(A) on multiple occasions by failing to conduct a reasonable investigation to determine whether the disputed information was inaccurate and record the current status of the disputed information or delete the item from the plaintiff's credit file.
- 58. Each defendant violated 15 U.S.C§ 1681i(a)(1)(A) because the Plaintiff disputed each inaccurate and incomplete item being reported on his consumer report, yet the Defendant received the Plaintiff's dispute and failed to update or delete any of the clearly inaccurate items that the Plaintiff pointed out in his dispute which clearly shows they did not do a proper investigation and is a violation of 15 U.S.C§ 1681i(a)(1)(A).
- 59. As a result of Experian's, Equifax and TransUnion's negligent reporting on the Plaintiff's consumer report, the Plaintiff has suffered numerous damages, including but not limited to statutory damages, actual damages such as a lower credit score, loss of credit opportunities, credit denials, higher interest rates as a result of the lower credit score, loss of time spent addressing the Defendants' violations, anxiety, humiliation, damage to reputation, mental distress, and emotional distress.
- 60. The violations by each defendant were willful rendering the Defendant liable for punitive damages in an amount to be determined by the court pursuant to 15 U.S.C 1681n. In the alternative, each defendant was negligent, which entitles the plaintiff to recovery under 15 U.S.C § 1681o.

61. The plaintiff is entitled to recover actual damages, statutory damages, cost and attorney's fees from each defendant in an amount to be determined by the court pursuant to 15 U.S.C §1681n and 1681o.

Count III Violation of the Fair Credit Reporting Act 15 U.S.C § 1681i(a)(2)(A) (Equifax)(Experian)(Transuion)

- 62. The plaintiff realleges and incorporates all other factual allegations set forth in this complaint.
- 63. Each defendant violated 15 U.S.C §1681i(a)(2)(A) on multiple occasions by failing to provide each furnisher that the plaintiff disputed with all relevant information regarding the plaintiff's disputes.
- 64. As a result of Experian's, Equifax and TransUnion's negligent reporting on the Plaintiff's consumer report, the Plaintiff has suffered numerous damages, including but not limited to statutory damages, actual damages such as a lower credit score, loss of credit opportunities, credit denials, higher interest rates as a result of the lower credit score, loss of time spent addressing the Defendants' violations, anxiety, humiliation, damage to reputation, mental distress, and emotional distress.
- 65. The violations by each defendant were willful rendering the Defendant liable for punitive damages in an amount to be determined by the court pursuant to 15 U.S.C § 1681n. In the alternative, each defendant was negligent, which entitles the plaintiff to recovery under 15 U.S.C §1681o.
- 66. The plaintiff is entitled to recover actual damages, statutory damages, cost and attorney's fees from each defendant in an amount to be determined by the court pursuant to 15 U.S.C 1681n and 1681o.

Count IV Violation of the Fair Credit Reporting Act

15 U.S.C § 1681i(a)(4)(Equifax) (Transunion)(Experian)

- 67. The plaintiff realleges and incorporates all other factual allegations set forth in this complaint.
- 68. Transunion, Equifax and Experian violated 15 U.S.C §1681i(a)(4) by failing to review and consider all relevant information submitted by the plaintiff.
- 69. In the Plaintiff's dispute letter to the Defendant, the Plaintiff pointed out multiple inaccurate and incomplete information that the Defendant was reporting. The Defendants in return sent back the dispute results verifying the account as accurate yet failing to update any of the incomplete and inaccurate information that the Plaintiff clearly pointed out. (See paragraph 24-26)
- 70. As a result of Experian's, Equifax and TransUnion's negligent reporting on the Plaintiff's consumer report, the Plaintiff has suffered numerous damages, including but not limited to statutory damages, actual damages such as a lower credit score, loss of credit opportunities, credit denials, higher interest rates as a result of the lower credit score, loss of time spent addressing the Defendants' violations, anxiety, humiliation, damage to reputation, mental distress, and emotional distress.
- 71. The violations by each defendant were willful rendering the Defendant liable for punitive damages in an amount to be determined by the court pursuant to 15 U.S.C § 1681n. In the alternative, each defendant was negligent, which entitles the plaintiff to recovery under 15 U.S.C 1681o.
- 72. The plaintiff is entitled to recover actual damages, statutory damages, cost and attorney's fees from each defendant in an amount to be determined by the court pursuant to 15 U.S.C §1681n and 1681o.

Count V Violation of the Fair Credit Reporting Act

15 U.S.C § 1681i(a)(5)(A) (Equifax)(Experian)(Transunion)

- 73. The plaintiff realleges and incorporates all other factual allegations set forth in this complaint.
- 74. Experian and Transunion violated 15 U.S.C §1681i(a)(5)(A) by failing to promptly delete the disputed inaccurate items of information from the plaintiff's credit file or modify the item of information upon a lawful reinvestigation.
- 75. As a result of Experian's, Equifax and TransUnion's negligent reporting on the Plaintiff's consumer report, the Plaintiff has suffered numerous damages, including but not limited to statutory damages, actual damages such as a lower credit score, loss of credit opportunities, credit denials, higher interest rates as a result of the lower credit score, loss of time spent addressing the Defendants' violations, anxiety, humiliation, damage to reputation, mental distress, and emotional distress.
- 76. The violations by each defendant were willful rendering the Defendant liable for punitive damages in an amount to be determined by the court pursuant to 15 U.S.C §1681n. In the alternative, each defendant was negligent, which entitles the plaintiff to recovery under 15 U.S.C 1681o.
- 77. The plaintiff is entitled to recover actual damages, statutory damages, cost and attorney's fees from each defendant in an amount to be determined by the court pursuant to 15 U.S.C §1681n and 1681o.

WHEREFORE, Plaintiff demands judgment for actual, statutory and punitive damages against Defendant, for their attorneys' fees and costs; for prejudgment and post-judgment interest at the

Case 3:24-cv-02441-L-BW Document 3 Filed 09/27/24 Page 16 of 36 PageID 20 judgment rate, and such other relief the Court deems just and proper. TRIAL BY JURY IS **DEMANDED** Date: 09/23/2024 YOUR NAME: Jeremiah Mccall YOUR ADDRESS: 2045 S Forum Dr Apt 4211 Grand Prarie, Tx 75052 CELL NUMBER: 469-404-2061 EMAIL: Mccallinfo1993@gmail.com COMPLAINT FOR A CIVIL CASE - 16

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Students In School

Defaulted Loans

Additional Resources and Information

COVID-19 Emergency Relief and Federal Student Aid

The U.S. Department of Education's COVID-19 relief for student loans has ended. The 0% interest rate ended Sept. 1, 2023, and payments restarted in October.

Restarting Student Loan Payments

Never made student loan payments before? Learn what's involved and how to get ready.

Repaying for the First Time

Payment Pause and 0% Interest

If your loans were eligible, we automatically paused your loan payments and set your interest rate to 0% from March 13, 2020, until Sept. 1, 2023. This payment pause is also known as an administrative forbearance.

You can no longer get refunds for payments you made during the COVID-19 payment pause. The refund benefit ended on Aug. 28, 2023.

When will I have to resume loan payments?

For most borrowers, your first payment will be due in October 2023. You'll get your bill, with your payment amount and due date, at least 21 days before your due date.

Which loans were eligible for the COVID-19 emergency relief?



Eligible

- Direct Loans (defaulted and nondefaulted)
- Federal Family Education Loan (FFEL) Program loans held by ED (default
- Federal Perkins Loans held by ED (defaulted and nondefaulted)
- · Defaulted FFEL Program loans not held by ED
- Defaulted HEAL loans

Ineligible

- Nondefaulted FFEL Program loans not held by ED
- Federal Perkins Loans not held by ED (defaulted and nondefaulted)
- · Nondefaulted HEAL loans
- · Private student loans

Hi there! I'm Aidan®, the financial aid virtual assistant. How can I help you today?

Help with the FAFSA® form

Login (FSA ID) issues

I want my loan and grant info

I have a different question



Some FFFF Brogram and HFAL leans are held by commercial lenders Some Perkins Loans are held by the school you 22 attended.

Private student loans were not eligible for the payment pause. ED does not have legal authority over private student loans.

What happened to my auto pay during the pause?

Auto pay was automatically suspended when the payment pause began. Most borrowers will need to **reenroll** to use auto pay. Sign up for auto pay on your servicer's website.

What will happen to unpaid interest at the end of the payment pause?



Now that the payment pause has ended, you are responsible for repaying both your loan principal and any unpaid interest. In some circumstances (such as at the end of a deferment period for PLUS and Unsubsidized Direct Loans), unpaid interest is capitalized (added to your loan principal balance). However, no interest will capitalize until at least 6 months after the payment pause.

For example, say you got a deferment on your loans that ends four months after the payment pause end date. In this case, unpaid interest that accrued during the deferment won't capitalize. But if you got a deferment that ends six months or more after the payment pause end date, unpaid interest will capitalize at the end of the deferment.

Income-Driven Repayment

Payments that were paused for COVID-19 count toward IDR forgiveness if you were on an IDR plan during the COVID-19 payment pause.

When do I have to recertify my IDR plan?



How do I change my payment amount on IDR?



Public Service Loan Forgiveness (PSLF)

Payments that were paused for COVID-19 count toward PSLF and TEPSLF as long as you met all other <u>PSLF qualifications</u>. You will get credit as though you made monthly payments during the payment pause.

To see these qualifying payments in your account, you must submit a PSLF form copause time period. Your count of qualifying payments toward PSLF updates only v

Hi there! I'm Aidan®, the financial aid virtual assistant. How can I help you today?

How do I certify my employment for PSLF?

Students In School

In-School Deferment



5.2 US DEPARTMENT OF EDUCATION

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number

xxxxxx 62

Reported Balance

\$3,687

Account Status

PAYS_AS_AGREED

Available Credit

Account History

The tables below show up to 3 years of the monthly balance, available credit, scheduled payment, date of last payment, high credit, credit limit, amount past due, activity designator, and comments.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021								\$3,310	\$3,257	\$3,203	\$3,152	\$3,098
2022	\$3,044	\$2,990	\$2,936	\$2,882	\$2,828	\$2,774	\$2,723	\$2,671	\$2,619	\$2,569	\$2,516	\$2,465
2023	\$2,415	\$2,362	\$2,310	\$2,258	\$2,205	\$2,152						

Available Credit

Year Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021											
2022											

Scheduled Payment

2023

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021								\$61	\$61	\$61	\$61	\$61
2022	\$61	\$61	\$61	\$61	\$61	\$61	\$61	\$62	\$62	\$64	\$64	\$64
2023	\$66	\$66	\$66	\$66	\$66	\$66						

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jul	Aug	Sep	Oct	Nov	Dec
2021							\$61	\$61	\$61	\$61	\$61

2021	С	С	С	С	С	С	С	С	С	С	С	С
2020		С	С	С	С	С	С	С	С	****	С	С
2019	****	****	*****	*****	****	****	*****	****	****	****	*****	****
✓ Paid on Time	30 30 Days Past Due			60 60 D	ays Past [Due	90 90 D	ays Past [Due	120 120	Days Past	Due
150 150 Days Past Due	180 180 Days Past Due			V Volu	ntary Surre	ender	F Fore	closure		C Colle	ection Acco	ount
CO Charge-Off	B Inclu	ded in Bar	nkruptcy	R Repo	ossession		TN Too	New to Ra	te	‱No □	ata Availa	ble

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	\$3,640	Owner	INDIVIDUAL
Credit Limit		Account Type	OTHER
Terms Frequency	UNKNOWN	Term Duration	0
Balance	\$3,687	Date Opened	Nov 06, 2019
Amount Past Due		Date Reported	Aug 01, 2023
Actual Payment Amount		Date of Last Payment	
Date of Last Activity		Scheduled Payment Amount	
Months Reviewed	40	Delinquency First Reported	
Activity Designator		Creditor Classification	EDUCATIONAL
Deferred Payment Start Date		Charge Off Amount	
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	

Date of First Delinquency

Comments Contact

Fixed rate

US DEPARTMENT OF EDUCATION 2505 S FINLEY RD LOMBARD, IL 60148 1-866-324-1214

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2022	\$61	\$61	\$61	\$61	\$61	\$61	\$61	\$62	\$62	\$62	\$64	\$64
2023	\$64	\$66	\$66	\$66	\$66	\$66						

High Credit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021								\$11,000	\$11,000	\$11,000	\$11,000	\$11,000
2022	\$11,000	\$11,000	\$11,000	\$11,000	\$11,000	\$11,000	\$11,000	\$11,000	\$11,000	\$11,000	\$11,000	\$11,000
2023	\$11,000	\$11,000	\$11,000	\$11,000	\$11,000	\$11,000						

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Amount Past Due

Year Jan	Feb	Mar	Apr	May	Jul	Aug	Sep	Oct	Nov	Dec
2021										
2022										
2023										

Activity Designator

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021												
2022												
2023												

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023	4	~	~	~	~	8888	****	****	****	****	****	****
2022	С	С	С	С	С	С	****	*****	С	С	С	~

							9
May 2023	3:24-cv-0244 June 2023	1-L-BW July 2023	Document 3 August 2023	Filed 09/27/24 September 2023	Page 22 October 2023	of 36	PageID
Balance	Balance \$3,687	Balance	Balance \$3,687	Balance \$3,687	Balance \$3,691		
Past Due	Past Due \$0	Past Due	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid	Amount Paid \$0	Amount Paid	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0		
Rating	Rating	Rating	Rating	Rating	Rating		
ок	ок	ок	ок	ОК	ок		
November 2023	December 2023	January 2024	February 2024	March 2024	April 2024		
Balance \$3,701	Balance \$3,711	Balance \$3,723	Balance \$3,735	Balance \$3,745	Balance \$3,755		
Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0	Past Due \$0		
Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0	Amount Paid \$0		
Rating	Rating	Rating	Rating	Rating	Rating		
ок	ок	ок	ок	ок	ок		

May 2024	June 2024	July 2024		
Balance	Balance	Balance		
\$3,767	\$3,777	\$3,800		
Past Due	Past Due	Past Due		
\$0	\$0	\$0		
Amount Paid	Amount Paid	Amount Paid		
\$0	\$0	\$0		
Rating OK	Rating OK	Rating OK		

Total Months: 57

US DEPT OF EDUCATION 5130****

Account Information

Address

3130 Fairview Park Drive, Suite 800 Falls Church, VA

23323

Phone (800) 621-3115

Date Opened 11/06/2019

Responsibility Individual Account

Account Type Open Account

STUDENT LOAN Loan Type

Balance \$1,927 **Date Updated**

DIRECT LOANS

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Payment Received

Original Creditor

Pay Status

Current; Paid or Paying as Agreed

High Balance (Hist.)

High balance of \$1,833 from 07/2023 to 07/2024

Payment History

February 2020	March 2020	April 2020	May 2020	June 2020	July 2020
Balance	Balance	Balance	Balance	Balance	Balance
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Rating	Rating	Rating	Rating	Rating	Rating
COL	COL	COL	COL	COL	COL
August 2020	September 2020	October 2020	November 2020	December 2020	January 2021
Balance	Balance	Balance	Balance	Balance	Balance
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Rating	Rating	Rating	Rating	Rating	Rating
COL	COL	COL	COL	COL	COL
February 2021	March 2021	April 2021	May 2021	June 2021	July 2021
Balance	Balance	Balance	Balance	Balance	Balance
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Rating	Rating	Rating	Rating	Rating	Rating
COL	COL	COL	COL	COL	COL

Case August 2021	3:24-CV-024 September 2021	41-L-BW October 2021	Document 3 November 2021	Filed 09/27/24 December 2021	Page 24 January 2022
Balance	Balance	Balance	Balance	Balance	Balance
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Rating COL	Rating COL	Rating COL	Rating COL	Rating COL	Rating COL
February 2022	March 2022	April 2022	May 2022	June 2022	July 2022
Balance	Balance	Balance 	Balance	Balance 	Balance
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Rating	Rating	Rating	Rating	Rating	Rating
COL	COL	COL	COL	COL	COL
August 2022	September 2022	October 2022	November 2022	December 2022	January 2023
Balance	Balance	Balance	Balance	Balance	Balance
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid
Rating COL	Rating COL	Rating COL	Rating OK	Rating OK	Rating OK
February 2023	March 2023	April 2023	May 2023	June 2023	July 2023
Balance	Balance	Balance 	Balance	Balance 	Balance \$1,860
Past Due	Past Due	Past Due	Past Due	Past Due	Past Due \$0
Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid	Amount Paid \$0
Rating	Rating	Rating	Rating	Rating	Rating

9/23/24, 5:45 PM

Experian

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Prepared For JEREMIAH MCCALL Date generated: Sep 23, 2024

U S DEPT OF ED/GSL/ATL

\$1,933

33 potentially negative months

Balance updated Aug 23, 2024

E	Account	info
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Account name	U S DEPT OF ED/GSL/ATL	Balance	\$1,933
Account number	513063XX	Balance updated	Aug 23, 2024
Original creditor	DIRECT LOANS	Original balance	\$1,833
Company sold	-	Paid off	0%
Account type	Education	Monthly payment	\$0
Date opened	Nov 06, 2019	Terms	1 Month
Open/closed	Open	Responsibility	Individual
Status	Open.	Your statement	-

\$ Payment history

Status updated

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2024	1	✓	✓	/	✓	1	1	1	-	-	-	-
2023	1	1	1	1	1	1	1	1	1	1	1	1
2022	C	C	C	C	C	C	C	C	C	C	✓	1
2021	C	C	C	C	C	C	C	C	C	C	C	C
2020	-	С	C	C	С	С	С	С	С	С	С	С

Nov 2022

✓ Current / Terms met C Collection - Data Unavailable

E Contact info

Address PO BOX 4222 IOWA CITY,

IA 52244

Phone number

Comments

SAN LUIS OBISPO, CA 93401

MONEVO INC

Location

Requested On

8910 UNIVERSITY CNTR LANE

SUITE 400

SAN DIEGO, CA 92122

Phone 08/14/2024, 01/29/2024, 02/16/2023 (619) 330-7083

JEREMIAH MCCALL via TRANSUNION INTERACTIVE

Location 100 CROSS STREET 202 Requested On 08/10/2024, 08/03/2024, Phone

(844) 580-6816

SAN LUIS OBISPO, CA 93401 07/27/2024, 07/26/2024, 07/19/2024,

07/12/2024, 07/05/2024, 06/28/2024

WEBBANKKLARNA

Location

Requested On

Phone

629 NORTH HIGH STREET 08/08/2024, 12/10/2023 (844) 552-7621

SUITE 300

COLUMBUS, OH 43215

CONSUMERINFO via CONSUMER INFO.COM

Requested On 07/22/2024

Phone

PO BOX 2390

ALLEN, TX 75013

(877) 481-6826

JEREMIAH MCCALL via TRANSUNION INTERACTIVE

Location

Location

Requested On

Phone

100 CROSS STREET 202 SAN LUIS OBISPO, CA 93401 06/17/2024

(844) 580-6816

FACTACT FREE DISCLOSURE

Location

P O BOX 1000

Requested On

Phone

05/10/2024, 08/17/2023, CHESTER, PA 19016

08/07/2023, 07/05/2023

(800) 888-4213

P128724660E315366884 via CONSUMERINFO

Location

535 ANTON BLVD SUITE 100

Requested On

Phone

04/09/2024, 04/08/2024

(949) 567-3762

TURO INC.

Location

Requested On

03/15/2024, 03/15/2024

(866) 735-2901

4TH FLOOR

667 MISSION STREET

SAN FRANCISCO, CA 94105

COSTA MESA, CA 92626

CAPITAL ONE

Location

Requested On

Phone

PO BOX 30281

SALT LAKE CITY, UT 84130

03/14/2024

(800) 955-7070

CAPITAL ONE

Location

Requested On 03/14/2024

15070 CAPITAL ONE DR

(800) 955-7070

RICHMOND, VA 23238

CBE GROUP

Phone Location Requested On (877) 468-3466 500 W 5TH ST 12/02/2022 WINSTON SALEM, NC 27101

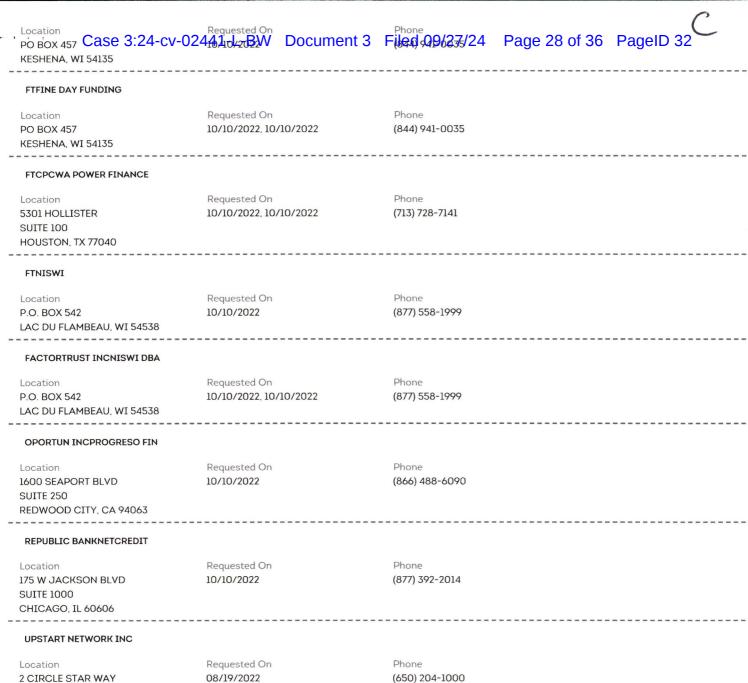
WEBBANKKLARNA

Phone Requested On Location 11/12/2022 (844) 552-7621 629 N HIGH ST

STE 300

COLUMBUS, OH 43215

FTFINE DAY FUNDING



2 CIRCLE STAR WAY

2ND FLOOR

SAN CARLOS, CA 94070

PROSPERWEBBANK

PROSPER WEBBANK

Requested On Phone Location 08/19/2022 (866) 615-6319

221 MAIN STREET SUITE 300

SAN FRANCISCO, CA 94105

Additional Information

The following disclosure of information might pertain to you. The additional information may include Special Messages, Office of Foreign Assets Control ("OFAC") Potential Matches, Inquiry Analysis, Military Lending Act ("MLA") Covered Borrower Information, Third Party Supplemental Information and/or Consumer Contributed Financial Information. Authorized parties may also receive the additional information below from TransUnion.

Third Party Supplemental Information

In addition to the information maintained in the above credit report, TransUnion will occasionally contact a third party for supplemental information in connection with a particular transaction in response to a request from a particular customer. Listed below is the supplemental data that TransUnion obtained from such third parties, as well as the name(s) of the TransUnion customer for whom it was obtained.

8. Inquiries

A request for your credit history is called an inquiry. There are two types of inquiries - those that may impact your credit rating/score and those that do not.

Hard Inquiries

Inquiries that may impact your credit rating/score

These are inquiries made by companies with whom you have applied for a loan or credit. They may remain on your file up to 2 years.

Date	Company	Request Originator
Aug 08, 2022	ADONIS AUTO GROUP	
	804 N WATSON ARLINGTON, TX 76011	
	1-817-633-7008	
Mar 24, 2022	AMERICREDIT FINANCIAL SERVICES	
	200 BAILEY AVE FORT WORTH, TX 76107	
	1-817-302-7424	
Mar 24, 2022	GLOBAL LENDING SERVICES LLC	
	1200 BROOKFIELD GREENVILLE, SC 29607	
	1-877-298-1345	

Soft Inquiries

Inquiries that do not impact your credit rating/score

These are inquiries, for example, from companies making promotional offers of credit, periodic account reviews by an existing creditor or your own requests to check your credit file. They may remain on your file for up to 2 years.

Date	Company	Request Originator	Description
Aug 17, 2023	TRUSTED ID/EQUIFAX		ID Report
Aug 17, 2023	CREDIT KARMA, INC		Direct to Consumer Report
Aug 16, 2023	CREDIT KARMA, INC		Direct to Consumer Report
Aug 15, 2023	CREDIT KARMA, INC		Direct to Consumer Report
Aug 12, 2023	CREDIT KARMA, INC		Direct to Consumer Report
Aug 12, 2023	CREDIT KARMA, INC		Direct to Consumer Report

EQUIFAX

Aug 10, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Aug 10, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Aug 08, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Aug 08, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Aug 07, 2023	EQUIFAX	Credit Report
Aug 06, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Aug 06, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Aug 05, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Aug 04, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Aug 03, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Aug 03, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Aug 02, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Aug 01, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Aug 01, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Aug 01, 2023	EQUIFAX AUTO MTNC UP	Automated Consumer Interview System
Jul 30, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Jul 29, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Jul 28, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Jul 27, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Jul 27, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Jul 26, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Jul 25, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Jul 20, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Jul 19, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Jul 19, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Jul 18, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Jul 15, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Jul 15, 2023	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jul 15, 2023	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jul 15, 2023	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System

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May 26, 2023	CIC/EXPERIAN RPTS	Direct to Consumer Report
May 25, 2023	CREDIT KARMA, INC	Direct to Consumer Report
May 01, 2023	TRANSUNION INTERACTIVE INC	Direct to Consumer Report
Apr 13, 2023	CREDIT KARMA, INC	Direct to Consumer Report
Apr 11, 2023	FORTIVA/TBOM	Prequalification for Credit Card
Dec 06, 2022	BRISTOL WEST INSURANCE COMPANY	Insurance Inquiry
Dec 06, 2022	VERIZON	Account Review Inquiry
Nov 24, 2022	CREDIT KARMA, INC	Direct to Consumer Report
Oct 07, 2022	CREDIT KARMA, INC	Direct to Consumer Report
Jan 04, 2022	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jan 04, 2022	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jan 04, 2022	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jan 04, 2022	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Jan 04, 2022	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System
Dec 13, 2021	EQUIFAX AUTO MTNC UP	Automated Consumer Interview System
Dec 13, 2021	EQUIFAX - CUSTOMER ACCTS	Automated Consumer Interview System
Dec 09, 2021	EQUIFAX - CUSTOMER ACCTS	Automated Consumer Interview System
Dec 09, 2021	EQUIFAX INFORMATION SVCS	Automated Consumer Interview System

Hard Inquiries

Hard inquiries are requests for your consumer information based on an action or process initiated by you generally related to a credit or other monetary obligation, such as when you apply for credit, rental property, or utility service, or default on a loan causing it to be sent to a collection agency. Hard inquiries are displayed to companies that receive your consumer report and may stay on your report at least two years.

TEXANS CREDIT UNION

Inquired on 08/27/2024

777 E CAMPBELL RD RICHARDSON TX, 75081

Credit Granting. This inquiry is scheduled to continue on record until Sep 2026.

JPMCB CARD

Inquired on 07/10/2024

PO BOX 15077 WILMINGTON DE, 19850

Credit card with 0 Months repayment terms. This inquiry is scheduled to continue on record until Aug 2026.

CAP ONE NA

Inquired on 03/14/2024

PO BOX 30281 SALT LAKE CITY UT, 84130

Unspecified. This inquiry is scheduled to continue on record until Apr 2026.

TEXANS CREDIT UNION

Inquired on 03/13/2024

777 E CAMPBELL RD RICHARDSON TX, 75081

Credit Granting. This inquiry is scheduled to continue on record until Apr 2026.

Soft Inquiries

Soft inquiries are generally initiated by others, like companies making promotional offers or lenders periodically reviewing your existing credit accounts. Soft inquiries also include checking your own credit report or using credit monitoring services, and have no impact on your credit score.

ACIMA DIGITAL LLC

Inquired on 12/11/2023

13907 S MINUTEMAN DR. DRAPER UT 84020

ACIMA DIGITAL LLC

Inquired on 12/11/2023

9815 S MONROE ST, SANDY UT 84070 (801) 297-1920

ACIMA DIGITAL LLC

Inquired on 12/11/2023

13907 S MINUTEMAN DR. DRAPER UT 84020

AFFIRM

Inquired on 12/10/2023

650 CALIFORNIA ST FL 12, SAN FRANCISCO CA 94108 (855) 423-3729

ASPIRE/ATLANTICUS/TBO

M

Inquired on 06/07/2024

5 CONCOURSE PKWY STE 400, ATLANTA GA 30328

CAPITAL ONE

Inquired on 03/14/2024

15000 CAPITAL ONE DR. RICHMOND VA 23238

CCB RISE

Inquired on 08/23/2024, 07/09/2024 and 06/12/202

3280 N UNIVERSITY AVE, PROVO UT 84604 (866) 580-1226

CLARITY/AANIIIH NAKODA FIANANC

Inquired on 04/02/2024 and 01/22/202

353 OLD HAYS RD. HAYS MT 59527

CLARITY/ACIMA DIGITAL

Inquired on 12/11/2023

13907 S MINUTEMAN DR. DRAPER UT 84020

CLARITY/ACIMA DIGITAL

Inquired on 12/11/2023

13907 S MINUTEMAN DR. DRAPER UT 84020

CLARITY/AMERICAN FIRST F

Inquired on 12/23/2023

3515 N RIDGE RD STE 200, WICHITA KS 67205

CLARITY/AMERICANFIRST

Inquired on 12/23/2023

3515 N RIDGE RD STE 200, WICHITA KS 67205

CLARITY/AMERICANFIRST FIN

Inquired on 12/23/2023

3515 N RIDGE RD STE 200, WICHITA KS 67205

CLARITY/BOOST FINANCE

Inquired on 01/13/2024

5904 SUMMERFIELD DR. TEXARKANA TX 75503

CLARITY/COMMUNITY LOANS OF AM

Inquired on 02/28/2024

8601 DUNWOODY PLISTE 406, ATLANTA GA 30350

CLARITY/CREDIT NINJA

Inquired on 08/16/2024, 07/08/2024, 05/28/2024, 04/15/2024, 03/22/2024 and 02/09/202

222 S RIVERSIDE PLZ STE 2200, CHICAGO IL 60606

CLARITY/EMPWRTHRV-FNWISE

Inquired on 09/19/2024

50 CALIFORNIA ST FL 7, SAN FRANCISCO CA 94111

CLARITY/FEB-OPPLONS

Inquired on 01/13/2024

2150 S 1300 E STE 400, SALT LAKE CITY UT 84106

CLARITY/KAFENE INC

Inquired on 12/11/2023

18 E 50TH ST FL 6, NEW YORK NY 10022

CLARITY/KAFENE INC

Inquired on 12/11/2023

18 E 50TH ST FL 6, NEW YORK NY 10022

CLARITY/KAFENE INC

Inquired on 12/11/2023

18 E 50TH ST FL 6, NEW YORK NY 10022

CLARITY/WEST CREEK DBA K

Inquired on 12/11/2023

4951 LAKE BROOK DR STE 35, GLEN ALLEN VA 23060

On behalf of WEST CREEK FINANCIAL (28

CLARITY/WEST CREEK DBA K

Inquired on 12/11/2023

4951 LAKE BROOK DR STE 350, GLEN ALLEN VA 23060

CONN APPLIANCES INC

Inquired on 04/26/2024

2445 TECHNOLOGY FOREST BLVD800, THE WOODLANDS TX 77381

CONSUMERINFO.COM

Inquired on 04/01/2024

475 ANTON BLVD, COSTA MESA CA 92626

CONTINENTAL FINANCE

Inquired on 06/14/2024 and 03/27/202

4550 NEW LINDEN HILL RD #400, WILMINGTON DE 19808

CREDENCE RESOURCE MANAGE

Inquired on 09/23/2023

17000 DALLAS PKWY STE 204, DALLAS TX 75248 (855) 876-5380

CREDIT CONTROL, LLC

Inquired on 07/11/2024

5757 PHANTOM DR STE 330, HAZELWOOD MO 63042 (314) 442-7400

CREDIT KARMA

Inquired on 09/22/2024, 09/21/2024, 09/21/2024, 09/20/2024, 09/19/2024, 09/18/2024, 09/16/2024, 09/14/2024, 09/13/2024, 09/12/2024, 09/10/2024, 09/09/2024, 09/08/2024, 09/05/2024, 09/06/2024, 09/03/2024, 09/04/2024, 09/03/

CREDIT KARMA

Inquired on 09/18/2024, 09/14/2024, 09/11/2024, 09/07/2024, 09/04/2024, 08/31/2024, 08/28/2024, 08/24/2024, 08/21/2024, 08/17/2024, 08/14/2024, 08/10/2024, 08/07/2024, 08/03/2024, 07/31/2024, 07/27/2024, 07/2024, 07/27/2024, 07/27/2024, 07/27/2024, 07/27/2024, 07/27/2024, 07/27/2024, 07/27/2024, 07/27/2024, 07/27/2024, 07/27/2024, 07/27/2024, 07/27/2024, 07/27/202

CREDIT KARMA INC

Inquired on 08/27/2024, 08/03/2024, 07/10/2024, 03/14/2024 and 03/13/202

760 MARKET ST FL 2, SAN FRANCISCO CA 94102

CREDIT ONE BANK

Inquired on 08/19/2024, 07/16/2024, 06/19/2024, 05/14/2024, 04/16/2024 and 03/16/202

6801 S CIMARRON RD, LAS VEGAS NV 89113 (415) 459-6100



FIRST PREMIER BANK

Inquired on 08/08/2024 and 06/05/202 4

3820 N LOUISE AVE, SIOUX FALLS SD 57107 (800) 987-5521

ID ME INC

Inquired on 02/02/2024

8281 GREENSBORO DR STE 600, TYSONS CORNER VA 22102 (866) 775-4363

JPMCB

Inquired on 08/01/2024, 07/01/2024, 05/31/2024, 05/01/2024, 04/01/2024, 03/01/2024, 02/01/2024, 01/01/2024, 12/01/2023, 11/01/2023 and 10/01/202

PO BOX 15298, WILMINGTON DE 19850 (800) 432-3117

JPMCB CARD

Inquired on 07/10/2024

PO BOX 15298, WILMINGTON DE 19850 (800) 432-3117

JPMCB CJ

Inquired on 09/05/2024, 08/30/2024, 08/27/2024, 08/01/2024, 07/03/2024, 06/03/2024, 05/06/2024, 04/08/2024, 03/27/2024, 03/14/2024, 03/13/2024, 03/11/2024, 02/23/2024, 02/23/2024, 02/12/2024, 01/15/2024, 12/18/2023, 11/24/2023, 10/24/2023 and 09/26/202

PO BOX 15298, WILMINGTON DE 19850 (888) 401-0550

LENDINGCLUB CORP

Inquired on 09/04/2024

595 MARKET ST # 200, SAN FRANCISCO CA 94105

LENDINGCLUB CORP

Inquired on 09/04/2024

595 MARKET ST STE 200, SAN FRANCISCO CA 94105

LN/DATALAB/PROGRESSIV

E

Inquired on 07/11/2024 and 06/06/202

6300 WILSON MILLS RD, MAYFIELD VILLAGE OH 44143

ONEMAIN

Inquired on 09/09/2024, 08/04/2024, 05/27/2024 and 01/21/202

PO BOX 1010, EVANSVILLE IN 47706 (844) 298-9773

ONEMAIN

Inquired on 01/29/2024

PO BOX 1010, EVANSVILLE IN 47706 (844) 298-9773

PROGRESSIVE INSURANCE

Inquired on 08/03/2024

6300 WILSON MILLS RD, CLEVELAND OH 44143

SEEN FINANCE INC

Inquired on 07/09/2024

1193 W 2400 S, WEST VALLEY CITY UT 84119 (833) 923-7336

SPEEDY CASH

Inquired on 08/07/2024 and 02/21/202

PO BOX 550, CLEVELAND TN 37364 (888) 333-1360

SSA OPTION 6

Inquired on 11/24/2023

6401 SECURITY BLVD, BALTIMORE MD 21235

TURNSTILE CAPITAL MANAGE

Inquired on 05/08/2024

402 W BROADWAY STE 2000, SAN DIEGO CA 92101 (619) 684-7600

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JS 44 (Rev. 04/21) (TXND 4/21)

CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTII	I. (a) PLAINTIFFS					DEFENDANTS						
Jeremiah Mccall Mccallinfo1993@gmail.com 2045 S Forum Dr Apt 4211 Grand Prarie, Tx 75052					Equifax Information Services LLC, Transunion LLC, Experian Information Solutions Inc							
(b) County of Residence of First Listed Plaintiff Dallas					County of Reside	nce of	First List	ed Defendant	Dallas			
(EXCEPT IN U.S. PLAINTIFF CASES)					NOTE: IN LAND		The state of the s	LAINTIFF CASES OF ON CASES, USE TO	to the same of	OE		
					THE TRA	ACT OF	F LAND IN	NVOLVED.	HE LOCATION	Or		
(c) Attorneys (Firm Name, Address, and Telephone Number)					Attorneys (If Kno	wn		ED 0 - 00				
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II. BASIS OF JU	RISDIC	CTION (Place an "X" in	One Box Only)	III. CI	TIZENSHIP OF (For Diversity Cases Or		NCIPA		Place an "X" in			
1 U.S. Government		x 3 Federal Question			(For Diversity Cases Or	PTF	DEF		ша Опе-вох-док-	PTF	DEF	
Plaintiff		(U.S. Government Not a Party)		Citiz	Citizen of This State		_ 1	Incorporated or Pr of Business In T		4	X 4	
2 U.S. Government Defendant		4 Diversity (Indicate Citizenship of Parties in Item III)		Citiz	Citizen of Another State		_ 2	Incorporated and F of Business In A		<u> </u>	5	
				1	en or Subject of a reign Country	3	3	Foreign Nation		6	6	
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110 Insurance 120 Marine	E	310 Airplane	365 Personal Injury -	1 2	of Property 21 USC 8	81	422 App 423 Wit		376 Qui Ta			
130 Miller Act 140 Negotiable Instrum	nent -	315 Airplane Product Product Liability Liability 367 Health Care/			690 Other			USC 157	3729(a)) 400 State Reapportionment			
150 Recovery of Over	of Overpayment 320 Assault, Libel & Pharmaceutical							ERTY RIGHTS	410 Antitrust			
& Enforcement of	forcement of Judgment Slander Personal Injury icare Act 330 Federal Employers' Product Liability							pyrights	430 Banks and Banking 450 Commerce			
152 Recovery of Defau	very of Defaulted Liability 368 Asbestos Persona					E		ent - Abbreviated	460 Deport	ation		
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of Veteran's Benef			⊢ ⁷¹	710 Fair Labor Standards Act		Act	of 2016	(15 USC 1681 or 1692) 485 Telephone Consumer				
190 Other Contract			72	720 Labor/Management		SOCIAL SECURITY			Protection Act			
195 Contract Product Liability		360 Other Personal Property Damage Injury 385 Property Damage		174	Relations 740 Railway Labor Act		861 HIA (1395ff) 862 Black Lung (923)			490 Cable/Sat TV		
196 Franchise	-	362 Personal Injury - Product Liability			751 Family and Medical			VC/DIWW (405(g))	850 Securities/Commodities/ Exchange			
NEW BROKEN		Medical Malpractice	I BRIGOVED BETHEOU	VE 70	Leave Act		=	D Title XVI	890 Other :			
210 Land Condemnation		440 Other Civil Rights	PRISONER PETITION Habeas Corpus:		O Other Labor Litigation I Employee Retirement	' -] 803 KSI	(405(g))	891 Agricu 893 Enviro			
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230 Rent Lease & Ejec 240 Torts to Land						_	es (U.S. Plaintiff Defendant)	Act 896 Arbitration				
245 Tort Product Liabi	lity	Accommodations	530 General					—Third Party	899 Admin		rocedure	
290 All Other Real Property		445 Amer. w/Disabilities - 535 Death Penalty		146	IMMIGRATION 462 Naturalization Application		26	USC 7609	Act/Review or Appeal of Agency Decision			
	-	Employment 446 Amer. w/Disabilities -	Other: 540 Mandamus & Oth		2 Naturalization Applica 5 Other Immigration	ition			950 Consti			
		Other	550 Civil Rights		Actions				State S	tatutes		
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			Conditions of Confinement									
V. ORIGIN (Place	an "X" in C	One Box Only)	Commence					And an order of the Annual				
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		15 USC 1681i and 15	atute under which you as USC 1681e(b)	re ming (1	o not cite jurisdictional	statute	s unless di	versity):				
VI. CAUSE OF A	ACTION	Brief description of ca										
		Violations of the Fair C	Credit Reporting Act									
VII. REQUESTE COMPLAIN		CHECK IF THIS UNDER RULE 2	IS A CLASS ACTION 3, F.R.Cv.P.	N D	EMAND \$			HECK YES only URY DEMAND:		complai		
VIII. RELATED IF ANY	CASE(S) (See instructions):	HIDGE				DOGE	ET NILLADER				
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